

31. (new) A method of processing a commercial transaction with a customer, comprising:

- a) with an artificial intelligence (AI) processor, communicating with the customer; and
- b) providing real-time human support to said AI processor for processing said communication.

32. (new) A method according to claim 31, wherein:

said real-time human support at least one of completes, corrects and verifies communications between said AI processor and the customer.

33. (new) A method according to claim 31, wherein:

said providing real-time human support establishes communication between said real-time human support and the customer.

34. (new) A method according to claim 33, wherein:

said providing real-time human support is substantially seamless, such that the customer remains substantially unaware of said real-time human support.

35. (new) A method according to claim 31, wherein:  
said providing real-time human support transfers  
communication from between the customer and the AI processor to  
between the customer and the human support.

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36. (new) A method according to claim 35, wherein:  
said transfer is provided substantially seamlessly, such that  
the customer is substantially unaware of said transfer.

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37. (new) A method according to claim 31, wherein:  
said communicating by the AI processor is via an animated  
character.

38. (new) A method according to claim 37, further comprising:  
interacting the character with the customer during said real-  
time human support.

39. (new) A method according to claim 31, wherein:  
~~said interacting occurs at an interactive terminal.~~

40. (new) A method of processing a commercial transaction with a customer, comprising:

a) with an artificial intelligence (AI) transaction processor, communicating with the customer; and

b) transferring the communication from between the customer and the AI processor to between the customer and a human;

41. (new) A method according to claim 40, wherein:

said transferring is substantially seamless such that the customer is substantially unaware of the transferring.

42. (new) A method according to claim 40, wherein:

said communicating between the customer and the AI transaction processor and between the customer and the human is via an animated character.

43. (new) A method of processing a commercial transaction with a customer, comprising:

a) generating a character;

b) first animating the character based upon communication from a transaction processor to the customer; and then

c) second animating the character based upon communication from a human to the customer.

44. (new) A method of processing a commercial transaction with a customer, comprising:

- a) generating a character;
- b) with a processor, first interacting the character with the customer; and then
- c) with a human, second interacting the character with the customer.

45. (new) A method according to claim 44, wherein:

wherein the change from said first interacting to said second interacting is substantially seamless to the customer.

46. (new) A method according to claim 44, wherein:

said processor performs artificial intelligence routines.

47. (new) A method according to claim 44, further comprising:

- d) after said second interacting, with a processor, third interacting the character with the customer.

48. (new) A method according to claim 47, wherein:

wherein transitions from said first interacting to said second interacting and from said second interacting to said third interacting are substantially seamless to the customer.